WHAT IS CLAIMED IS:

1. A method of accessing substantially real-time financial information in a computerized system, the substantially real-time financial information being stored on a first record keeping system and a second record keeping system, the first record keeping system being different from the second record keeping system, comprising:

    (a)   receiving an account holder identification, the account holder identification being associated with a first account information stored on the first record keeping system and a second account information on the second record keeping system;

    (b)   transmitting first and second requests to the respective first and second record keeping systems, the first and second requests requesting information associated with the account holder identification; and

    (c)   receiving first and second responses from the respective first and second record keeping systems, the first and second responses including substantially real-time financial information associated with the account holder identification.

2. The method of claim 1 wherein (a) includes receiving the account holder identification, the account holder being associated with a first mutual fund account stored on the first record keeping system and a second mutual fund account on the second record keeping system.

3. The method of claim 1 wherein (b) includes transmitting the first and second requests based on a cross-reference of account holder identification to record keeping systems.

4. The method of claim 3 wherein (b) includes transmitting the first and second requests based on a dynamic cross-reference of account holder identification to record keeping systems.

5. The method of claim 4 wherein (c) further includes updating the cross-reference of account holder identification to record keeping systems based on the first and second responses.

6. The method of claim 1 wherein (b) includes transmitting the first request based on a cross-reference of account holder identification to record keeping systems and transmitting the second request based on a list of record keeping systems known to be absent from the cross-reference.

7. The method of claim 1 wherein (b) includes transmitting the first and second requests based on a list of record keeping systems.

8. The method of claim 1 wherein (b) includes transmitting the first request to the first record keeping system that stores account information in a first format and the second record keeping system that stores account information in a second format, the first format being different from the second format.

9. The method of claim 1 wherein (b) includes transmitting the first request to the first record keeping system that stores account information in a first format and the second record keeping system that stores account information in a second format, the first record keeping system being operated by a different entity then second record keeping system.

10. The method of claim 1 wherein (b) includes transmitting the first action requesting a status of the first and second financial account.

11. The method of claim 1 further including
(e) presenting the first and second portions of the respective first and second response substantially simultaneously.

12. The method of claim 1 wherein (a) includes receiving a first user identification and (b) includes transmitting a second user identifications

with the first request, the first user identification being different from the second user identification.

13.   A method of accessing substantially real-time financial information from a plurality of substantially record keeping systems in a computerized system, comprising:

(a)   receiving a first input, the first input being associated with a first financial account residing on the first record keeping system and a second financial account on a second substantially real-time record keeping system, the first record keeping system being different from the second record keeping system;

(b)   transmitting a plurality of requests to the plurality of record keeping systems;

(c)   receiving a response from each of the plurality of record keeping systems; and

(d)   presenting a portion of at least one response to the user.

14.   The method of claim 13 wherein (b) includes transmitting a plurality of requests based on a list of financial institutions and associated record keeping systems.

15.   The method of claim 13 wherein (b) includes transmitting a plurality of requests based in part on a list of record keeping systems and based in part of a cross-reference list of record keeping systems and the account holder identification.

16.   The method of claim 13 wherein (c) includes receiving an response indicating the record keeping system lacks account information associated with the account holder identification.

17. A computer program embodied on a computer-readable medium capable of presenting real-time financial account information to a user, comprising:

(a)   a security module capable of authenticating the user;

(b)   a communication module capable of communicating with a plurality of record keeping systems, the plurality of record keeping systems each being capable of storing real-time financial accounts, each of the record keeping systems being different,

the communication module being capable of transmitting requests for real-time financial account information to the record keeping systems and receiving responses from the record keeping systems; and

(c)   a presentation module capable of presenting portions of the responses simultaneously.

18. The computer program of claim 17 wherein the communication module transmits a first set of requests to a first group of record keeping systems based on a cross-reference between the record keeping system and the account holder identification, and transmits a second set of requests to a second group of record keeping systems based on the list of record keeping systems.

19. The computer program of claim 17 wherein the communication module transmits a first set of requests to a first group of record keeping systems based on a cross-reference between the record keeping system and the account holder identification, and transmits a second set of requests to a second group of record keeping systems based on the list of financial institutions and associated record keeping systems.

20. The computer program of claim 17 wherein the presentation module presents the portions of a first group of the plurality of responses simultaneously.